Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.　　(Currently Amended) A computer implemented method for authorizing transactions against an account comprising:

　　associating a first communication device identification with a first communication device, wherein the communication device identification is associated with a cardholder, and further wherein the cardholder is a first user;

　　associating a second communication device identification with a second communication device, wherein the second communication device is associated with a second user different from the cardholder;

　　receiving a transaction comprising a request for authorization to charge an amount against the account using a card associated with the cardholder;

　　receiving a request to change the first communication device identification to the second communication device identification corresponding to the second communication device;

　　in response to the second user making a transaction with the card over the phone or on an internet website, transmitting a unique code entered by the cardholder to a central computer to authorize changing a second location to match the location of the second communication device, wherein the second location is a location of a vendor supplying goods or services over the phone or the internet website; and

　　authorizing the transaction when the unique code is received.

　　~~retrieving a communication device identification for a communication device associated with the account;~~

　　~~determining a first location of the communication device using the communication device identification;~~

　　~~determining a second location of the transaction;~~

　　~~comparing the second location of the transaction with the first location of the communication device; and~~

　　~~responsive to receiving an instruction from a user associated with the account, authorizing the request when the second location and the first location are different.~~

2.　　(Currently Amended) The method of claim 1, further comprising:

　　responsive to [[not]] receiving [[the]] an instruction from the cardholder [[user]] associated with the account, approving the transaction regardless of the location of the first communication device.

~~denying the request when the second location of the transaction is different from the first location of the~~ ~~communication device.~~

3.　　(Currently Amended) The method of claim 1, wherein the unique code may be changed by the cardholder at random. ~~further comprising authorizing the request when the second location of the~~ ~~transaction matches the first location of the communication device.~~

4.　　(Original) The method of claim 1 wherein the request for authorization is received at a merchant location.

5.　　(Original) The method of claim 1 further comprising validating the account.

6.　　(Original) The method of claim 1 further comprising determining whether the transaction is within a predefined credit limit.

7.　　(Canceled).

8.　　(Currently Amended) A system for authorizing transactions against an account comprising:
　　　　means for associating a first communication device identification with a first communication device, wherein the communication device identification is associated with a cardholder, and further wherein the cardholder is a first user;
　　　　means for associating a second communication device identification with a second communication device, wherein the second communication is associated with a second user different from the cardholder;
　　　　an input device adapted to receive a transaction comprising a request for authorization to charge an amount against the account using a card associated with the cardholder;
　　　　means for in response to the second user making a transaction with the card over the phone or on an internet website, transmitting a unique code entered by the cardholder to a central computer to authorize changing a second location to match the location of the second communication device, wherein the second location is a location of a vendor supplying goods or services over the phone or the internet website; and
　　　　means for authorizing the transaction when the unique code is received.

[[a]] means for retrieving a communication device identification for a communication device associated with the account, wherein the input device is coupled for data communications with the means for retrieving;

means for determining a first location of the communication device using the communication device identification ;

means for determining a second location of the transaction;

means for comparing the second location of the transaction with the first location of the communication device; and

a means for authorizing the request when the second location and the first location are different in response to receiving an instruction from a user associated with the account.

9.   (Currently Amended) The system of claim 8 further comprising a means for approving the transaction regardless of the location of the first communication device, in response to receiving an instruction from the cardholder associated with the account denying the request when the second location of the transaction is different from the first location of the communication device in response to not receiving the instruction from the user associated with the account.

10.   (Currently Amended) The system of claim 8 further comprising a means for changing the unique code by the cardholder at random. authorizing the request when the second location of the transaction matches the first location of the communication device.

11.   (Original) The system of claim 8 wherein the input device is located at a merchant location.

12.   (Original) The system of claim 8 further comprising a means for validating the account.

13.   (Original) The system of claim 8 further comprising a means for determining whether the transaction is within a predefined credit limit.

14.   (Currently Amended) A recordable-type medium having a computer program product for authorizing transactions against an account comprising, the computer program product comprising:

a recording medium;

computer usable program code for associating a first communication device identification with a first communication device, wherein the communication device identification is associated with a cardholder, wherein the cardholder is a first user;

computer usable program code for associating a second communication device identification with a second communication device, wherein the second communication device is associated with a second user different from the cardholder;

computer usable program code ~~means, recorded on the recording medium,~~ for receiving a transaction comprising a request for authorization to charge an amount against the account using a card associated with the cardholder;

computer usable program code for receiving a request to change the first communication device identification to the second communication device identification corresponding to the second communication device;

computer usable program code for in response to the second user making a transaction with the card over the phone or on an internet website, transmitting a unique code entered by the cardholder to a central computer to authorize changing a second location to match the location of the second communication device, wherein the second location is a location of a vendor supplying goods or services over the phone or the internet website; and

authorizing the transaction when the unique code is received.

~~means, recorded on the recording medium, for retrieving a communication device identification for a communication device associated with the account;~~

~~means, recorded on the recording medium, for determining a first location of the communication device using the communication device identification;~~

~~means, recorded on the recording medium, for determining a second location of the transaction;~~

~~means, recorded on the recording medium, for comparing the second location of the transaction with the first location of the communication device; and~~

~~means, recorded on the recording medium, for authorizing the request when the second location and the first location are different in response to receiving an instruction from a user associated with the account.~~

15.   (Currently Amended) The computer program product of claim 14 further comprising:

computer usable code for approving the transaction regardless of the location of the first communication device in response to receiving an instruction from the cardholder associated with the account. ~~means, recorded on the recording medium, for denying the request when the second location of the transaction is different from the first location of the communication device in response to not receiving the instruction from the user associated with the account.~~

16.   (Currently Amended) The computer program product of claim 14 ~~further comprising means,~~ ,wherein the unique code may be changed by the cardholder at random. ~~recorded on the recording medium, for authorizing the request when the second location of the transaction matches the first location of the communication device.~~

17.   (Original) The computer program product of claim 14 further comprising means, recorded on the recording medium, for validating the account.

18.   (Original) The computer program product of claim 14 further comprising means, recorded on the recording medium, for determining whether the transaction is within a predefined credit limit.

19.   (Previously Presented) The computer program product of claim 14 wherein the instruction substitutes a designation for the second location of the transaction with a predefined location, and wherein the predefined location is different from the second location.

20.   (Canceled).